



FEMA

Disaster News

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UNINSURED OR UNDERINSURED NH FLOOD DAMAGE? FEMA/STATE AID MAY HELP

NEWINGTON, N.H. – If the recent May flooding did more damage to your personal or business property than your insurance will cover, or if you had no insurance at all, don't panic; you may be eligible for a variety of state and federal disaster aid programs.

On May 25, President George W. Bush declared a major disaster for the severe storms and floods that struck Belknap, Carroll, Hillsborough, Merrimack, Rockingham and Strafford counties beginning May 12, making residents and business owners eligible for state and federal disaster aid.

As recovery efforts continue, many residents of disaster-declared areas are discovering that the cost of cleanup and repair may be more than they originally estimated. Insurance settlements may not cover all the repair costs or provide for damaged contents, and homeowners' insurance doesn't cover floods.

"People should never rule themselves out for recovery assistance," said Kenneth Clark officer in charge of recovery efforts for the Federal Emergency Management Agency (FEMA). "A broad range of disaster aid programs is available to help people rebuild after a disaster and one or more of them may meet needs not addressed through insurance coverage."

Available disaster aid includes financial assistance to pay for temporary housing, emergency repairs or rebuilding, rental costs, and individual and household grants to cover serious unmet needs. Low-interest disaster loans are available from the U.S. Small Business Administration (SBA) for uninsured damages to homes, personal property, and businesses.

"We want to make sure that everyone affected by the storm applies if they have disaster-related expenses," said Mike Poirier, New Hampshire state coordinating officer. "There is no need to wait for an insurance settlement before calling to apply."

To register, call **1-800-621-3362 (FEMA)** or TTY 1-800-462-7585 for the hearing- or speech-impaired, from 8 a.m. to 6 p.m., seven days a week. Multilingual operators are available. Application may be made on line at www.fema.gov.

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